

EXHIBIT "A"

The listed terms below are preliminary and are subject to change after updated escrow information obtained.

Terms	Current	Modified/New
UPB	\$543,024.07	\$625,553.18
Interest Rate	8.990%	2.000% 3.000% 4.000% 4.750%
Monthly P&I	\$4,437.78	YEAR1: \$2,548.05
		YEAR2: \$2,854.54
		YEAR3: \$3,169.75
		YEAR4: \$3,409.60
Maturity Date	12/1/2036	12/1/2036
Due Date	4/1/2009	9/1/2010
Product Type (ARM to FIXED, etc)	FIXED	STEP/FIXED
Principal Forgiveness	N/A	\$0.00
Balloon Payment	N/A	\$0.00
Balloon Date	N/A	
Modification Effective Date	N/A	8/1/2010